

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 14, 2004.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Cathy R Flock
aka Cathy R Slater
1227 West 6th Street
Sterling, IL 61081

Case Number:
04-73051

Social Security/Taxpayer ID Nos.:
xxx-xx-3966

Attorney for Debtor(s) (name and address):

Marvin G Ripley
302 First Ave Suite 307
Sterling, IL 61081
Telephone number: 815-626-0200

Bankruptcy Trustee (name and address):

Megan G Heeg
Ehrmann Gehlbach Badger & Lee
Pob 447- 215 E First St, Ste 100
Dixon, IL 61021
Telephone number: 815-288-4949

Meeting of Creditors:

Date: **August 13, 2004**

Time: **12:30 PM**

Location: **212 3rd Avenue, Sterling, IL 61081**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: October 12, 2004

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

Western Division
211 S. Court Street
Rockford, IL 61101
Telephone number: 1-888-232-6814

For the Court:

Clerk of the Bankruptcy Court:
Kenneth S. Gardner

Hours Open: Monday – Friday 9:00 AM –4:30 PM

Date: June 14, 2004

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0752-3
Case: 04-73051

User: jclarke
Form ID: b9a

Page 1 of 1
Total Served: 32

Date Rcvd: Jun 14, 2004

The following entities were served by first class mail on Jun 16, 2004.

db +Cathy R Flock, 1227 West 6th Street, Sterling, IL 61081-3127
aty +Marvin G Ripley, 302 First Ave Suite 307, Sterling, IL 61081-3676
tr +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447
8173449 +Allied Interstate, 3111 S. Dixie Highway, Suite 101, West Palm Beach, FL 33405-1570
8173451 +Blatt, Hasenmiller, Leibsker & Moore LLC, 2 N. LaSalle Street, Suite 900, Chicago, IL 60602-4039
8173452 +Blatt, Hasenmiller, Leibsker & Moore LLC, 2 N La Salle St Ste 900, Chicago, IL 60602-4039
8173454 +CCE Network, PO Box 24500, Rochester, NY 14624-0500
8173456 +CGH Medical Center, 100 East LeFevre Road, Sterling, IL 61081-1279
8173453 Capital One, Capital One Services, PO Box 85015, Richmond, VA 23285-5015
8173455 +Cellesti, Ida Marie, 1211 Shore Acres Road, Rock Falls, IL 61071-1447
8173457 +City Of Rock Falls, Utilities Office, 603 W. 10th Street, Rock Falls, IL 61071-1576
8173458 Cross Country Bank, PO Box 310711, Boca Raton, FL 33431-0711
8173459 +Dairyland Insurance Company, Sentry Family Of Insurance Companies, PO Box 8034,
Stevens Point, WI 54481-8034
8173460 +Education Direct, PO Box 24500, Rochester, NY 14624-0500
8173461 +FedChex Recovery, PO Box 18978, Irvine, CA 92623-8978
8173447 +Flock Cathy R, 1227 West 6th Street, Sterling, IL 61081-3127
8173462 +Home Interiors & Gifts, 2629 Dickerson Parkway, Carrollton, TX 75007-4408
8173463 Household Bank, Household Credit Services, PO Box 80460, Portland, OR 97280-1460
8173464 +Household Tax Masters Inc., Churchmans's Corporate Center, 90 Christiana Road,
New Castle, DE 19720-3118
8173465 +Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
8173466 +Iowa Steak Company, 2150 Delavan Ste 1, West Des Moines, IA 50265-5537
8173448 +Marvin G Ripley, Attorney At Law, 302 First Avenue Suite 307, Sterling, IL 61081-3676
8173467 Midland Credit Management, Inc., PO Box 939019, San Diego, CA 92193-9019
8173468 +NCO Portfolio Management, Inc., 1804 Washington Blvd, Baltimore, MD 21230-1700
8173469 +Nicor, Attention: Bankruptcy & Collections, PO Box 549, Aurora, IL 60507-0549
8173470 +Northland Group Inc., PO Box 390846, Edina, MN 55439-0846
8173471 +Professional Career Development Institut, 6065 Roswell Road Suite 3118, Atlanta, GA 30328-4011
8173472 RRCA Accounts Management Inc., 312 Locust St, Sterling, IL 61081-3539
8173473 +Southwest Credit Systems, Inc., PO Box 115151, 2629 Dickerson Parkway,
Carrollton, TX 75007-4490
8173475 U.S. Department Of Education, Direct Loan Servicing Center, POB 4609, Utica, NY 13504-4609
8173474 U.S. Department Of Education, Direct Loan Servicing Center, POB 530260,
Atlantic, GA 30353-0260

The following entities were served by electronic transmission on Jun 15, 2004 and receipt of the transmission was confirmed on:

8173450 +EDI: ARROW.COM Jun 15 2004 06:32:00 Arrow Financial Services, 5996 W. Touhy Avenue,
Niles, IL 60714-4610
8173464 +EDI: HFC.COM Jun 15 2004 06:32:00 Household Tax Masters Inc., Churchmans's Corporate Center,
90 Christiana Road, New Castle, DE 19720-3118

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2004

Signature:

